Case 18-21004 Doc 1 Filed 07/26/18 Entered 07/26/18 16:30:07 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identity Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.		Anthony First name A Middle name Anderson, Sr. Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ade your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-3394	

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Case number (if known)

Debtor 1 Anthony A Anderson, Sr.

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live		If Debtor 2 lives at a different address:				
		6500 Blue Sky Lane Matteson, IL 60443 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Cook County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for	Check one:	Check one:				
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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Debtor 1 Anthony A Anderson, Sr.

Case number (if known)

Par	t 2: Tell the Court About	Your B	Bankruptcy Ca	se							
7. The chapter of the Bankruptcy Code you are choosing to file under								uals Filing for Bankruptcy			
	choosing to file under	☐ Chapter 7									
		□с	☐ Chapter 11								
		□с	hapter 12								
		■ C	hapter 13								
3.	How you will pay the fee		I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.								
				the fee in installments. If		e this option, sign	and attach the Applica	ation for Individuals to Pay			
			ŭ	e <i>in Installment</i> s (Official For t my fee be waived (You ma	,	this option only if	vou are filing for Char	oter 7. By law, a judge may.			
		_	but is not requ		may do so	only if your incor	ne is less than 150% o	of the official poverty line that			
				n to Have the Chapter 7 Fili							
Э.	Have you filed for bankruptcy within the last 8 years?	□ No	□ No. ■ Yes								
	•			Northern District of							
			District	Illinois	When	11/06/13	Case number	13-43418			
			District	Northern District of Illinois	When	7/26/12	Case number	12-29574			
			District	IIIIIOIS	When		Case number				
			Diotriot		*********		Case name:				
10.	Are any bankruptcy	■ No	0								
	cases pending or being filed by a spouse who is	— N									
	not filing this case with you, or by a business partner, or by an affiliate?										
			Debtor				Relationship to y	ou			
			District		When		Case number, if	known			
			Debtor				Relationship to y				
			District		When		Case number, if	known			
11.	Do you rent your	■ No	Go to li	ne 12.							
	residence?			ur landlord obtained an evict	tion iudame	ent against vou?					
			gs	No. Go to line 12.	,	- 3 7					
				Yes. Fill out <i>Initial Statemer</i> this bankruptcy petition.	nt About an	Eviction Judgme	nt Against You (Form	101A) and file it as part of			

Del	otor 1 Anthony A Anderso	on, Sr.		Document	Page 4 of 54	Case number (if known)
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State & ZIF	^o Code	
	it to this petition.		Chec	the appropriate box to de	scribe your business:	
				Health Care Business (as	s defined in 11 U.S.C.	§ 101(27A))
				Single Asset Real Estate	•	
				Stockbroker (as defined i	n 11 U.S.C. § 101(53A)))
				Commodity Broker (as de	efined in 11 U.S.C. § 10	01(6))
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you ir	dicate that you are a small ow statement, and federal	business debtor, you i	are a small business debtor so that it can set appropriate must attach your most recent balance sheet, statement of any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am r	ot filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.	•	I am NOT a small busi	iness debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	ling under Chapter 11 and	I am a small business	debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	/ Hazardo	us Property or Any Prop	erty That Needs Imme	ediate Attention
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	:he hazard?		
	identifiable hazard to public health or safety? Or do you own any					
	property that needs		If immed	iate attention is		

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

immediate attention?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Anthony A Anderson, Sr.

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 54 Document Case number (if known) Debtor 1 Anthony A Anderson, Sr. Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100.001 - \$500.000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Anthony A Anderson, Sr.

Anthony A Anderson, Sr. Signature of Debtor 1

> July 26, 2018 MM / DD / YYYY

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Debtor 1 Anthony A Anderson, Sr.

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Case number (if known)

/s/ John P. Carlin	Date	July 26, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
John P. Carlin 6277222		
Printed name		
Suburban Legal Group		
Firm name		
1305 Remington Road		
Suite C		
Schaumburg, IL 60173		
Number, Street, City, State & ZIP Code		
Contact phone 847-843-8600	Email address	jcarlin@suburbanlegalgroup.com
6277222 IL		
Bar number & State		

		Docum		
Fill in this infor	mation to identify your	case:		
Debtor 1	Anthony A Anders	on, Sr.		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				Charle if this is a
ii kilowii)				Check if this is a amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	121,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,635.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	129,635.00
Pa	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	195,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	66,825.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	5,043.00
	Your total liabilities	\$	266,868.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,200.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,700.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
3.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Document

Debtor 1 Anthony A Anderson, Sr.

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9,833.33 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Tot	al claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	66,825.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	66,825.00

	Cas	e 18-2100 ²	4 Doc 1	Filed 07 Docur		Entered 07/26/1 Page 10 of 54	.8 16:30:07	Desc	c Main	
Fill in tl	his informa	tion to identify	your case and the			1 440 10 010				
Debtor	1	Anthony A Ar		le Name		Last Name				
Debtor 2 (Spouse, i		First Name	Middl	le Name		Last Name				
United S	States Bank	ruptcy Court for	the: NORTHER	RN DISTRIC	T OF ILLIN	OIS				
Case nu	umber								Check if this is an amended filing	
_		m 106A/B A/B: Pr	-						12/15	
hink it fit nformati	ts best. Be a	as complete and a space is needed, a	accurate as possib	le. If two ma	rried people	n asset fits in more than one are filing together, both are top of any additional pages	equally responsibl	e for supp	lying correct	
Part 1:	Describe Ea	ıch Residence, Bı	uilding, Land, or O	ther Real Est	tate You Ow	n or Have an Interest In				
. Do you	u own or hav	e any legal or eq	uitable interest in	any residenc	e, building,	land, or similar property?				
□ No	. Go to Part 2									
	s. Where is the									
1.1				What is t	the property	? Check all that apply				
	600 Blue S	ky Lane vailable, or other des	cription	_	ngle-family h			Oo not deduct secured claims or exemptions. Put he amount of any secured claims on Schedule D:		
Sile	eet auuress, ii a	ivaliable, of other desi	_	-	-unit building or cooperative		Secured by Property.			
Ma	atteson	IL	60443-0000	_	anufactured o	or mobile home	Current value of entire property?		Current value of the portion you own?	
City	/	State	ZIP Code	- =	vestment pro	perty	\$120,00		\$120,000.00	
				= "	meshare ther				r ownership interest cy by the entireties, or	
						in the property? Check one	a life estate), if k	nown.		
C	ook			_	ebtor 1 only					
	unty			·	ebtor 2 only ebtor 1 and D	Achtor 2 only				
300						the debtors and another	Check if this (see instruction	s is comm	unity property	
						u wish to add about this ite	•			

Official Form 106A/B Schedule A/B: Property page 1

property identification number:

Case 18-21004 Doc 1 Filed 07/26/18 Entered 07/26/18 16:30:07 Desc Main Document Page 11 of 54 Case number (if known) Debtor 1 Anthony A Anderson, Sr. If you own or have more than one, list here: 1.2 What is the property? Check all that apply 4948 South Princeton ☐ Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the IL 60609-0000 Land Chicago entire property? portion you own? City State ZIP Code Investment property \$1,000.00 \$1,000.00 Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Cook ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: it's a vacant lot If you own or have more than one, list here: 1.3 What is the property? Check all that apply 5812 South May ☐ Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Street address, if available, or other description □ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the Land Chicago ΙL 60609-0000 entire property? portion you own? City State ZIP Code ■ Investment property \$0.00 \$0.00 ☐ Timeshare Describe the nature of your ownership interest Other (such as fee simple, tenancy by the entireties, or Who has an interest in the property? Check one a life estate), if known. Debtor 1 only Cook Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

Vacant Lott

\$121,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 2

		Case 18-2		Doc 1	Filed 07/26/18 Document	Page 12 of 54			sc Main
Deb	tor 1	Anthony A Ar	nderson,	Sr.			Case number <i>(if kr</i>	nown)	
3. C	ars, var	ns, trucks, tract	ors, spoi	t utility veh	nicles, motorcycles				
	No								
	Yes								
3.1	Make Mode	0			Who has an interest in the	e property? Check one	the amount	of any secure	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
	Year:				Debtor 2 only		Current val		Current value of the
	Appro	oximate mileage:		100000	Debtor 1 and Debtor 2	only	entire prop		portion you own?
	Other	information:			☐ At least one of the debt	ors and another			
					Check if this is comm (see instructions)	unity property	\$4	4,800.00	\$4,800.00
.p	ages yo	ou have attache	ed for Par	rt 2. Write to	n for all of your entries for hat number here				\$4,800.00
						g		! [Dortion you own? Do not deduct secured claims or exemptions.
		Id goods and for street Major applian			china, kitchenware				
_] No		•		•				
	Yes.	Describe							
							1		
				evisions droom sets rniture	s				\$3,100.00
E	■ No	s: Televisions a			eo, stereo, and digital equi edia players, games	pment; computers, prin	ters, scanners; mi	usic collectio	ons; electronic devices
E		les of value s: Antiques and other collection			orints, or other artwork; bo lectibles	oks, pictures, or other a	art objects; stamp	, coin, or ba	seball card collections;
		Describe							
<i>E</i>		nt for sports ares: Sports, photomusical instru	graphic, e		d other hobby equipment;	bicycles, pool tables, g	olf clubs, skis; ca	noes and ka	yaks; carpentry tools;
_	_	Describe							
_	Firearm <i>Exampl</i> ■ No		s, shotgun	s, ammuniti	ion, and related equipmen	t			
		Describe							

page 3

Debtor 1	Anthony A Anderson, Sr.	Document	Page 13 of 54 Case	e number (if known)	
□ No	nples: Everyday clothes, furs, leather coa	ats, designer wear, shoe	s, accessories		
■ Yes	s. Describe				
	misc clothing item	าร			\$185.00
■ No	I ry nples: Everyday jewelry, costume jewelry s. Describe	y, engagement rings, we	dding rings, heirloom jewelry	/, watches, gems, g	old, silver
Exan	farm animals nples: Dogs, cats, birds, horses b. Describe				
	4h	did not almos de list	in alcoding and backle aids	did mat list	
14. Any d ■ No	other personal and household items y	ou did not aiready list,	including any nealth aids	you ala not list	
	. Give specific information				
				1	1
	the dollar value of all of your entries Part 3. Write that number here			have attached	\$3,285.00
_				L	
	escribe Your Financial Assets own or have any legal or equitable into	erest in any of the follow	wina?		Current value of the
Do you c	or nave any legal of equilable line		g.		portion you own? Do not deduct secured claims or exemptions.
■ No	nples: Money you have in your wallet, in		oosit box, and on hand when	n you file your petitio	on
	sits of money nples: Checking, savings, or other financ institutions. If you have multiple a			unions, brokerage h	nouses, and other similar
_		Institution	name:		
	17.1.		Business Account Consulting		\$50.00
		US Bank			
			uccor Entertainment, INc).	
	17.2.	Business	Account		\$0.00
	s, mutual funds, or publicly traded standards: Bond funds, investment accounts		oney market accounts		
	Institution or	r issuer name:			
	publicly traded stock and interests in venture	incorporated and unine	corporated businesses, inc	cluding an interes	t in an LLC, partnership, and
	s. Give specific information about them				
	Name of entity:		% c	of ownership:	

Official Form 106A/B Schedule A/B: Property page 4

5.1.	Case 18-21004		Filed 07/26/18 Document	Page 14 of 54	Desc Main
Debtor 1	Anthony A Andersor	n, Sr.		Case number (if known)	
	nc or	RG IT Consult accounts rec ne laptop desk		%	\$500.00
Nego Non-r ■ No		personal check those you can	s, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
— 100.		suer name:			
	ement or pension accour aples: Interests in IRA, ER		1(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	plans
■ No □ Yes.	. List each account separa Type	ately.	Institution r	name:	
Yours		its you have ma		tinue service or use from a company ctric, gas, water), telecommunications compar	nies, or others
			Institution r	name or individual:	
■ No	,	odic payment of		r life or for a number of years)	
24. Interes		in an account i		ogram, or under a qualified state tuition pro	ogram.
☐ Yes.	Institution	name and desc	cription. Separately file the	ne records of any interests.11 U.S.C. § 521(c)	:
25. Trusts ■ No	s, equitable or future inte	erests in prope	rty (other than anythir	ng listed in line 1), and rights or powers exc	ercisable for your benefit
☐ Yes.	. Give specific information	n about them			
Exam ■ No	ts, copyrights, trademar aples: Internet domain nam . Give specific information	nes, websites, p			
27. Licens	ses, franchises, and other	er general inta		n holdings, liquor licenses, professional licens	ees
	. Give specific information	n about them			
Money or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	efunds owed to you . Give specific information	about them, in	cluding whether you alre	eady filed the returns and the tax years	
29. Family Exam		m alimony, spo	usal support, child supp	ort, maintenance, divorce settlement, property	/ settlement

 \square Yes. Give specific information.....

		Case 18-210	04 C	oc 1	Filed 07/26/18 Document	Entered 07/26/18 16:30:07 Page 15 of 54	Desc Main
De	btor 1	Anthony A Anders	son, Sr.			Case number (if known)	
	Examp ■ No	Imounts someone or Ides: Unpaid wages, di benefits; unpaid l Give specific informa	sability ir loans you			efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31.		ts in insurance polic les: Health, disability,		surance; h	ealth savings account (l	HSA); credit, homeowner's, or renter's insurar	nce
	■ No						
	☐ Yes. I		company Compan		olicy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a				someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because
		Give specific information	tion				
	Examp ■ No		yment dis		you have filed a lawsui surance claims, or rights	it or made a demand for payment s to sue	
	■ No	Describe each claim.		claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
35.	Any fin	ancial assets you di	d not alr	eady list			
	■ No □ Yes.	Give specific informa	tion				
36						ny entries for pages you have attached	\$550.00
Pa	rt 5: Des	scribe Any Business-Re	elated Pro	perty You	Own or Have an Interest I	In. List any real estate in Part 1.	
37.	Do you o	wn or have any legal o	r equitabl	e interest i	in any business-related p	roperty?	
ı	No. Go	to Part 6.					
	☐ Yes. G	o to line 38.					
Ра	rt 6: Des	scribe Any Farm- and C ou own or have an intere	ommercia st in farmla	al Fishing-F and, list it in	Related Property You Own Part 1.	n or Have an Interest In.	
46.	_ `		gal or eq	uitable in	terest in any farm- or o	commercial fishing-related property?	
		Go to Part 7. Go to line 47.					
		•					
Pa	rt 7:	Describe All Property	You Own	or Have a	n Interest in That You Dic	Not List Above	
53.	_Examp	have other property les: Season tickets, c					
	■ No □ Yes (Give specific informat	ion				
		c opodino miorinat					

Official Form 106A/B Schedule A/B: Property page 6

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Case number (if known) Document Debtor 1 Anthony A Anderson, Sr.

Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$121,000.00
56.	Part 2: Total vehicles, line 5	\$4,800.00	_	
57.	Part 3: Total personal and household items, line 15	\$3,285.00		
58.	Part 4: Total financial assets, line 36	\$550.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	+ \$0.00		
62.	Total personal property. Add lines 56 through 61	\$8,635.00	Copy personal property total	\$8,635.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$129,635.00

Official Form 106A/B Schedule A/B: Property page 7

-31	Line dala intern	and an include the comme	Documen		Page 17 of 54	
		nation to identify your				
De	ebtor 1	Anthony A Anderso	on, Sr. Middle Name		ast Name	
De	btor 2	. not reame	made Hamb		activante	
(Sp	ouse if, filing)	First Name	Middle Name	L	ast Name	
Un	ited States Ba	inkruptcy Court for the:	NORTHERN DISTRICT O	F ILLIN	OIS	
	ise number _					☐ Check if this is an
`	,					amended filing
		<u>rm 106C</u> e C: The Pro	operty You Cl	aim	as Exempt	4/16
the nee	property you I	isted on <i>Schedule A/B: F</i> id attach to this page as i	Property (Official Form 106A/	B) as yo	our source, list the property that you	or supplying correct information. Using claim as exempt. If more space is additional pages, write your name and
spe any fun exe	ecific dollar and a secific do	mount as exempt. Alter tatutory limit. Some exe inlimited in dollar amou	natively, you may claim the emptions—such as those f unt. However, if you claim a	e full fai or heal an exen	ir market value of the property be th aids, rights to receive certain b nption of 100% of fair market valu	One way of doing so is to state a sing exempted up to the amount of penefits, and tax-exempt retirement se under a law that limits the t, your exemption would be limited
Pa	rt 1: Identi	fy the Property You Cla	im as Exempt			
1.	Which set o	f exemptions are you c	laiming? Check one only, ev	en if yo	our spouse is filing with you.	
	■ You are c	aiming state and federal	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
		-	ns. 11 U.S.C. § 522(b)(2)		3 2 (1)(1)	
2				vomnt	fill in the information below.	
۷.		ion of the property and line	•	• .	ount of the exemption you claim	Specific laws that allow exemption
		that lists this property	portion you own	Alli	ount of the exemption you claim	opecine laws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	6500 Blue S	Sky Lane Matteson, IL tv	\$120,000.00		\$15,000.00	735 ILCS 5/12-901
		hedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	misc clothin	ng items hedule A/B: 11.1	\$185.00	_	\$185.00	735 ILCS 5/12-1001(a)
					100% of fair market value, up to any applicable statutory limit	
3.	(Subject to a	djustment on 4/01/19 and		cases fi	led on or after the date of adjustme	

Yes

	Document	Page 18	of 54		
Fill in this information to identify yo	ur case:				
Debtor 1 Anthony A Ande	•	L and Niama			
First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	NORTHERN DISTRICT OF ILLII	NOIS			
Case number (if known)				_	if this is an led filing
Official Form 106D					
Schedule D: Creditors	s Who Have Claims S	Secured	by Propert	V	12/15
Be as complete and accurate as possible. is needed, copy the Additional Page, fill it number (if known).	. If two married people are filing togethe	r, both are equa	ally responsible for su	upplying correct informa	
1. Do any creditors have claims secured b	by your property?				
☐ No. Check this box and submit	this form to the court with your other s	schedules. You	u have nothing else t	o report on this form.	
_	•				
Yes. Fill in all of the information	below.				
Part 1: List All Secured Claims			Column A	Calumn D	Calumn C
2. List all secured claims. If a creditor has for each claim. If more than one creditor ha much as possible, list the claims in alphabet	s a particular claim, list the other creditors	in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Avenue 1000 Ralty	Describe the property that secures th	ne claim:	Unknown	\$120,000.00	Unknown
Creditor's Name	6500 Blue Sky Lane Matteson,	IL			
	60443 Cook County				
1999 75th Street	As of the date you file, the claim is: C	 theck all that			
Unite 203	apply.	noon all that			
Woodridge, IL 60517	Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as m car loan)	ortgage or secu	red		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check if this claim relates to a	Other (including a right to offset)				
community debt	_				
Date debt was incurred 2017	Last 4 digits of account number	er <u>5544</u>			
2.2 Bank of America	Describe the property that secures th	ne claim:	\$190,000.00	\$120,000.00	\$0.00
Creditor's Name	6500 Blue Sky Lane Matteson,	ĪL –			
	60443 Cook County				
PO Box 25118	As of the date you file, the claim is: C	heck all that			
Tampa, FL 33622	apply.				
	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
_	☐ An agreement you made (such as m	oortgage or secu	red		
Debtor 1 only	car loan)	origage or secu			
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	haniala lias			
☐ At least one of the debtors and another	☐ Statutory lien (such as tax lien, mecr ☐ Judgment lien from a lawsuit	ianic s nen)			
☐ Check if this claim relates to a	☐ Other (including a right to offset)				
community debt					
Date debt was incurred 2007	Last 4 digits of account number	er 5544			

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Debtor 1 Anthony A Anderson, Sr.		Case number (if know)			
First Name Middle N	ame Last Name				
2.3 Heavner, Scott, Beyers & Mihlar	Describe the property that secures the claim:	\$0.00	\$120,000.00	\$0.00	
Creditor's Name	6500 Blue Sky Lane Matteson, IL				
	60443 Cook County				
	,				
PO Box 740	As of the date you file, the claim is: Check all that apply.				
Decatur, IL 62525	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
, , , , , , , , , , , , ,	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as mortgage or se	ecured			
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)				
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	☐ Other (including a right to offset)				
community debt	, , ,				
Date debt was incurred 2018	Last 4 digits of account number 5544				
2.4 Honor Finance	Describe the property that secures the claim:	\$5,000.00	\$4.800.00	\$200.00	
Creditor's Name	2010 Chevrolet Cammaro 100000		Ψ 1,000.00	Ψ200.00	
	miles				
1731 Central St	As of the date you file, the claim is: Check all that apply.				
Evanston, IL 60201	☐ Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	☐ An agreement you made (such as mortgage or se	ecured			
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)				
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)				
community debt					
Date debt was incurred 2014	Last 4 digits of account number 1225				
Add the dollar value of your entries in C	column A on this page. Write that number here:	\$195,000.0	00		
If this is the last page of your form, add					
Write that number here:	. 5	\$195,000.0	JU		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Document Paul	20 01 3	04		
Fill in this information to identify your case:					
Debtor 1 Anthony A Anderson, Sr. First Name Mic	ddle Name Last Nan	ne			
Debtor 2					
(Spouse if, filing) First Name Mid	ddle Name Last Nan	ne			
United States Bankruptcy Court for the: NORTH	HERN DISTRICT OF ILLINOIS				
Case number(if known)				_	if this is an ed filing
Official Form 106E/F					
Schedule E/F: Creditors Who Ha	ive Unsecured Claim	ıs			12/15
Be as complete and accurate as possible. Use Part 1 for any executory contracts or unexpired leases that could be be could be contracts and Unexpired Lease bechedule D: Creditors Who Have Claims Secured by Preft. Attach the Continuation Page to this page. If you have and case number (if known).	d result in a claim. Also list execut es (Official Form 106G). Do not incl roperty. If more space is needed, c lave no information to report in a P	ory contract lude any cre opy the Part	ts on Schedule A/B: P editors with partially se t you need, fill it out, r	roperty (Official Form ecured claims that a number the entries ir	n 106A/B) and on re listed in the boxes on the
Part 1: List All of Your PRIORITY Unsecured					
1. Do any creditors have priority unsecured claims a	gainst you?				
□ No. Go to Part 2.					
Yes. 2. List all of your priority unsecured claims. If a credit identify what type of claim it is. If a claim has both price possible, list the claims in alphabetical order accordin Part 1. If more than one creditor holds a particular claim.	ority and nonpriority amounts, list that g to the creditor's name. If you have to	claim here a	and show both priority a	nd nonpriority amount	s. As much as
(For an explanation of each type of claim, see the inst		n booklet)			
(1 of all explanation of each type of claim, ess the mor		11 5001(101.)	Total claim	Priority amount	Nonpriority amount
2.1 Illinois Department of Revenue	Last 4 digits of account number	r 5544	\$1,825.00	\$0.00	\$1,825.00
Priority Creditor's Name P.O. Box 64338	When was the debt incurred?	2016		·	
Chicago, IL 60664 Number Street City State Zlp Code	As of the date you file, the clain	n is: Check a	all that apply		
Who incurred the debt? Check one.	☐ Contingent		u.a. app.,		
■ Debtor 1 only	☐ Unliquidated				
Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured c	laim:			
☐ At least one of the debtors and another	Domestic support obligations				
☐ Check if this claim is for a community debt	■ Taxes and certain other debts	you owe the	government		
Is the claim subject to offset?	☐ Claims for death or personal in	-	-		
■ No	☐ Other. Specify	,, , -			
☐ Yes	tax debt				
2.2 Internal Revenue Service	Last 4 digits of account numbe	r 5544	\$65,000.00	\$15,000.00	\$50,000.00
Priority Creditor's Name P.O. Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?	2016			
Number Street City State Zlp Code	As of the date you file, the clain	n is: Check a	all that apply		
Who incurred the debt? Check one.	☐ Contingent				
■ Debtor 1 only	☐ Unliquidated				
Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured c	laim:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	Taxes and certain other debts	you owe the	government		
Is the claim subject to offset?	☐ Claims for death or personal in				
■ No	☐ Other. Specify	,			
□Yes	tax debt				

tax debt

Debtor 1 Anthony A Anderson, Sr.

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Case number (if know)

Part 2	List All of Your NONPRIORITY Unsecu	red Claims						
3. Do	any creditors have nonpriority unsecured claims	s against you?						
	☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.							
	Yes.							
	at all of your nonpriority unsecured claims in the	alphabatical arder of the graditor who	holds each alaim. If a craditor has more tha	an ana nanniarita				
un: tha	secured claim, list the creditor separately for each clain one creditor holds a particular claim, list the other rt 2.	aim. For each claim listed, identify what t	type of claim it is. Do not list claims already inc	cluded in Part 1. If more				
				Total claim				
4.1	Aspen National Collections Nonpriority Creditor's Name	Last 4 digits of account number	5249	\$1,189.00				
	PO Box 10689 Brooksville, FL 34603-0689	When was the debt incurred?	2017	_				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply					
	_	П						
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not					
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts					
	Yes	Other. Specify collection		_				
4.2	Caine & Weiner Co	Last 4 digits of account number	9547	\$142.00				
	Nonpriority Creditor's Name	-	0 104045					
	Po Box 55848 Sherman Oaks, CA 91413	When was the debt incurred?	Opened 2/18/15	_				
	Number Street City State ZIp Code	As of the date you file, the claim i	is: Check all that apply					
	Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims	-					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	□Yes	Other Specify Collection A	ttorney Progressive Insurance					

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Depto	Anthony A Anderson, Sr.		Case number (if know)	
4.3	CMRE Financial Services, Inc.	Last 4 digits of account number	5544	\$80.00
	Nonpriority Creditor's Name 3075 E. Imperial Hwy #200 Brea, CA 92821	When was the debt incurred?	2017	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other Specify COLLECTIO	ON	
4.4	Discover Fin Svcs Llc	Last 4 digits of account number	3718	\$0.00
	Nonpriority Creditor's Name Po Box 15316 Wilmington, DE 19850	When was the debt incurred?	Opened 05/18 Last Active 7/23/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Credit Line	Secured	
4.5	Enhanced Recovery Co L Nonpriority Creditor's Name	Last 4 digits of account number	4507	\$584.00
	8014 Bayberry Rd Jacksonville, FL 32256	When was the debt incurred?	Opened 04/18	
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Collection A	attorney Sprint	

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Debtor 1 Anthony A Anderson, Sr. Case number (if know) 4.6 Escallate, LLC Last 4 digits of account number 5544 \$825.00 Nonpriority Creditor's Name PO Box 645425 When was the debt incurred? 2017 Cincinnati, OH 45264-5425 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify collection 4.7 Goldman and Grant Last 4 digits of account number 5544 Unknown Nonpriority Creditor's Name 205 W. Randolph When was the debt incurred? 2018 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Пурс collection Other. Specify 4.8 harris and harris 5544 Last 4 digits of account number Unknown Nonpriority Creditor's Name 600 w. jackson blvd When was the debt incurred? 2018 400 Chicago, IL 60661 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify collection

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Debto	r 1 Anthony A Anderson, Sr.		Case number (if know)				
4.9	Midstate Collection So Nonpriority Creditor's Name	Last 4 digits of account number	9421	\$1,980.00			
	Po Box 3292	When was the debt incurred?	Opened 9/04/13				
	Champaign, IL 61826 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	□Yes	Other. Specify Collection A	ttorney Prairie State College				
4.1	Miramedrg	Last 4 digits of account number	8717	\$243.00			
	Nonpriority Creditor's Name 991 Oak Creek Dr Lombard, IL 60148	When was the debt incurred?	Opened 11/20/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Franciscan	Health Chicago Ht				
4.1	NCC Nationwide	Last 4 digits of account number	5544	Unknown			
	Nonpriority Creditor's Name 815 Commerce Drive	When was the debt incurred?	2018				
	Suite 270 Oak Brook, IL 60523 Number Street City State Zlp Code	As of the date you file, the claim					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community debt	Student loans	and the second s				
	Is the claim subject to offset?	 Obligations arising out of a separe report as priority claims 	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify collection					

Debtor 1	Anthony A	Anderson, Sr.	Document Pag	je 25	of 54 Case nu	4 umber (if know)	
1- 1		nsultants, Itd	Last 4 digits of account nur	mber _	5544		Unknown
75	onpriority Cred 5 Remittand hicago, IL (ce Drive, Sept. 1324	When was the debt incurred	d?	2018		
Nu	umber Street (City State Zlp Code the debt? Check one.	As of the date you file, the o	claim is:	: Check	all that apply	
-	Debtor 1 onl	у	☐ Contingent				
	Debtor 2 onl	у	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	☐ Disputed				
	At least one	of the debtors and another	Type of NONPRIORITY unse	ecured	claim:		
	Check if this	s claim is for a community	☐ Student loans				
de	ebt	bject to offset?	Obligations arising out of a report as priority claims	a separa	ation agr	eement or divorce that you did not	
-	No		☐ Debts to pension or profit-	-sharing	plans, a	nd other similar debts	
] Yes		Other. Specify collecti	ion			
3	estlake Fir		Last 4 digits of account nur	mber	3922		\$0.00
47	751 Wilshir		When was the debt incurred		Opene 10/31/	ed 8/27/11 Last Active /14	
	•	City State Zlp Code	As of the date you file, the	claim is:	: Check	all that apply	
WI	ho incurred t	he debt? Check one.					
-	Debtor 1 only	у	☐ Contingent				
	Debtor 2 only	у	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	☐ Disputed				
	At least one	of the debtors and another	Type of NONPRIORITY unse	ecured o	claim:		
	Check if this	s claim is for a community	☐ Student loans				
de	ebt			a separa	ation agr	eement or divorce that you did not	
_	_	bject to offset?	report as priority claims				
	No		Debts to pension or profit—	•	plans, a	nd other similar debts	
	Yes		Other. Specify Automo	obile			
Part 3:	List Others	s to Be Notified About a Debt 1	Γhat You Already Listed				
is trying t have mor notified f	to collect from re than one color for any debts	rou have others to be notified aboum you for a debt you owe to some reditor for any of the debts that you in Parts 1 or 2, do not fill out or sumounts for Each Type of Unse	one else, list the original cred ou listed in Parts 1 or 2, list the ubmit this page.	ditor in F	Parts 1 o	or 2, then list the collection agency	here. Similarly, if you
6. Total the		certain types of unsecured claims.		stical rep	oorting p	ourposes only. 28 U.S.C. §159. Add	I the amounts for each
						Total Claim	
Tota	6a. al	Domestic support obligations			6a.	\$	
claim from Part		Taxes and certain other debts yo	ou owe the government		6b.	\$ 66,825.00	
	6c.	Claims for death or personal inju	-	t	6c.	\$ 00,825.00	
	6d.	Other. Add all other priority unsecu	-		6d.	\$ 0.00	
	6e.	Total Priority. Add lines 6a through	h 6d.		6e.	\$66,825.00	
						Tatal Olaim	•

Total claims from Part 2

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that

you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

6f.

6g.

6f.

6g.

6h.

Student loans

0.00

0.00

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Debtor 1 Anthony A Anderson, Sr.

				0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$_	5,043.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	5,043.00

		<u> </u>	THE TRACE AT CITY	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Anthony A Anders	on, Sr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have th r, Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.5	*				
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_

		Docume	ent Page 28 (of 54	
Fill in this	s information to identify y	our case:			
Debtor 1	Anthony A Ano	loroon Cr			
Debioi i	Anthony A And First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fil	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for th	ne: NORTHERN DISTRICT	OF ILLINOIS		
Office Oc	ates Barikruptey Court for th	ic. Monthiera Biothion	OI ILLIIVOIO		
Case num	nber				
(if known)					☐ Check if this is an
					amended filing
~ · ·	15 40011				
Officia	al Form 106H				
Sched	dule H: Your Co	odebtors			12/15
ill it out, a	and number the entries in		the Additional Page		eeded, copy the Additional Page, of any Additional Pages, write
1. Do	you have any codebtors?	? (If you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No	1				
□ Ye					
	•				
		you lived in a community pr			states and territories include
Arizoi	na, California, Idaho, Louisi	ana, Nevada, New Mexico, Pu	erto Rico, Texas, Wasr	nington, and Wisconsin.)	
■ No	. Go to line 3.				
		spouse, or legal equivalent live	with you at the time?		
— 10	3. Dia your spouse, former	spouse, or logal equivalent live	with you at the time:		
in lin Form	e 2 again as a codebtor o	nly if that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown e creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor			Column 2: The cre	ditor to whom you owe the debt
	Name, Number, Street, City, State a	and ZIP Code		Check all schedule	s that apply:
0.4				Польто	
3.1	Name			Schedule D, line	
	Name			☐ Schedule E/F, li	
				☐ Schedule G, line	e
	Number Street				
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
5.2	Name			Schedule E/F, li	
				Schedule G, line	
				Scriedule G, line	-
	Number Street		715.0		
	City	State	ZIP Code		

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Fill	in this information to identify your ca	ase:							
Del	btor 1 Anthony A A	nderson, Sr.			_				
	btor 2								
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_				
(If ki	se number					☐ A supp	ended filing lement show	ving postpetition ato:	
	fficial Form 106l					MM / D	D/ YYYY		
S	chedule I: Your Inc	ome							12/1
spo atta Pa	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. It 1: Describe Employment	r spouse is not filing wi	th you, do not includ	e infor	mati	on about you	spouse. If I	more space is	needed,
1.	Fill in your employment information.		Debtor 1			Deb	tor 2 or non	-filing spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				mployed		
	information about additional	, .,	☐ Not employed				lot employed	I	
	employers.	Occupation IT Professional-Self Employe				ed			
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address	6500 Blue Sky La Matteson, IL 6044						
		How long employed t	here? 23 years						
Pa	rt 2: Give Details About Mor	nthly Income							
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	oort for	any	line, write \$0 ir	the space.	Include your no	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all	empl	oyers for that p	erson on the	e lines below. If	you need
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	8,000.	00 \$	N/A	
3.	Estimate and list monthly overtime pay.			3.	+\$	0.	00 +\$ _	N/A	-
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	8,000.00	\$	N/A	

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Deb	otor 1	Anthony A Anderson, Sr.	_	Ca	ase number (if known)			
				F	For Debtor 1		Debtor 2 or	
	Cop	by line 4 here	4.	\$	8,000.00	\$	N/A	
5.	List	all payroll deductions:						
٥.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,800.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.			\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$		\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$		\$	N/A	
	5e.	Insurance	5e.	\$		\$	N/A	
	5f.	Domestic support obligations	5f.	\$		\$	N/A	
	5g.	Union dues	5g.	\$		\$	N/A	
	5h.	Other deductions. Specify:	5h	+ \$		+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$	1,800.00	\$	N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$		\$	N/A	
8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross		*	0,200.00	_		
		receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.	8c.	\$		\$_	N/A	
	8d.	Unemployment compensation	8d.	\$		\$_	N/A	
	8e.	Social Security	8e.	\$	0.00	\$_	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$		\$	N/A	
	8h.	Other monthly income. Specify:	8h	+ \$	0.00	+ \$	N/A	
_								
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_	N/A	
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$;	6,200.00 + \$		N/A = \$ 6	5,200.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	101	_	0,200.00			3,200.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	deper			,	Schedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies						6,200.00
							Combine	
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?				monthly	income
	П	Yes, Explain:						

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Fill	in this informa	tion to identify yo	our case:								
Deb	tor 1	Anthony A Ar	nderson, S	Sr.		Ch		this is: amended filing			
Deb	tor 2						As	upplement shov	ving postpetition chap	oter	
(Spo	ouse, if filing)						13	expenses as of	the following date:		
Unit	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	MM / DD / YYYY					
1	e number nown)										
Of	fficial Fo	rm 106J									
S	chedule	J: Your	Exper	ises						12/1	
Be	as complete a	and accurate as	possible eded, atta	If two married people ar ch another sheet to this							
Par 1.	t 1: Descr Is this a joir	ibe Your House	hold								
	■ No. Go to	line 2.									
	☐ Yes. Does Debtor 2 live in a separate household?										
	□ N □ Y	-	st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor 2	2.			
2.	Do you have	e dependents?	□ No								
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati			Dependent's age	Does dependent live with you?		
	Do not state	the							□ No		
	dependents				Daughter			13	Yes		
					Con			10	□ No		
					Son			18	■ Yes □ No		
					Son			24	■ Yes		
									□ No		
2	Da		_						☐ Yes		
3.	expenses of	enses include f people other t d your depende	han 👝	No Yes							
	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp							
-	olicable date.	a date after the i	ourini apto	y io inica: ii tiilo io a sapp	nomental ocheane	, o, oncon	uic b	ox at the top o			
the		h assistance an		government assistance i luded it on <i>Schedule I:</i> \				Your expe	enses		
1	The venter :		hin arms		nalisala final seconte						
 The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot. 				nclude first mortgage	e 4.	\$_		1,094.00			
	If not includ	led in line 4:									
		estate taxes				4a.	. —		0.00		
		rty, homeowner's		's insurance Ipkeep expenses		4b. 4c.			0.00 100.00		
		owner's associat	•			4d.			0.00		
5.				our residence, such as ho	me equity loans		\$ _		0.00		

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Debtor 1 Antl	hony A Anderson, Sr.	Case num	ber (if known)	
0 116777				
 Utilities: 6a. Electrical 	tricity, heat, natural gas	6a.	¢	200.00
	er, sewer, garbage collection	6b.	·	150.00
	phone, cell phone, Internet, satellite, and cable services	6c.	·	180.00
	er. Specify: Cell Phone	6d.	·	180.00
	housekeeping supplies	0d. 7.	·	800.00
	and children's education costs	7. 8.	·	
	laundry, and dry cleaning	o. 9.	·	0.00
	care products and services	9. 10.	·	125.00
	nd dental expenses	10.	·	100.00
	•	11.	\$	350.00
	ation. Include gas, maintenance, bus or train fare. ude car payments.	12.	\$	680.00
	nent, clubs, recreation, newspapers, magazines, and books	13.	·	61.00
	contributions and religious donations	14.		0.00
5. Insurance	<u> </u>	17.	Ψ	0.00
	ude insurance deducted from your pay or included in lines 4 or 20.			
15a. Life		15a.	\$	0.00
15b. Hea	Ith insurance	15b.	\$	0.00
15c. Veh	icle insurance	15c.	\$	85.00
15d. Othe	er insurance. Specify:	15d.	\$	0.00
	not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	, , , , , , , , , , , , , , , , , , ,	16.	\$	0.00
7. Installmer	nt or lease payments:			
17a. Car	payments for Vehicle 1	17a.	\$	454.00
17b. Car	payments for Vehicle 2	17b.	\$	0.00
17c. Othe	er. Specify:	17c.	\$	0.00
17d. Othe	er. Specify:	17d.	\$	0.00
	nents of alimony, maintenance, and support that you did not report as		•	0.00
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	· ·	0.00
	ments you make to support others who do not live with you.		\$	0.00
Specify:		19.	_	
	property expenses not included in lines 4 or 5 of this form or on Schools are short property			0.00
	tgages on other property	20a.	·	0.00
	l estate taxes	20b.	· -	0.00
	perty, homeowner's, or renter's insurance	20c.		0.00
	ntenance, repair, and upkeep expenses	20d.	·	0.00
	neowner's association or condominium dues	20e.	•	0.00
21. Other: Spe	ecify: Association Fees	21.	+\$	141.00
22. Calculate	your monthly expenses			
	nes 4 through 21.		\$	4,700.00
	line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	ne 22a and 22b. The result is your monthly expenses.		\$	4.700.00
			Ψ	
	your monthly net income.			
	y line 12 (your combined monthly income) from Schedule I.	23a.		6,200.00
23b. Cop	y your monthly expenses from line 22c above.	23b.	-\$	4,700.00
	tract your monthly expenses from your monthly income.	220	Q	1,500.00
The	result is your monthly net income.	23c.	\$	1,300.00
24 Do you s	noot an increase or decrease in your expenses within the year often	ou filo 4hio	form?	
For example	spect an increase or decrease in your expenses within the year after your expect to finish paying for your car loan within the year or do you expect you	ır mortaade i	o rottili? payment to increase of	or decrease because of a
	to the terms of your mortgage?	mortgage	paymont to moreuse t	5. 25010000 5000000 01 d
■ No.				
— No.	Explain here:			

modification to the	terms of your mortgage?
No.	
ΠYes	Explain here:

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Fill in t	nis inform	nation to identify your	case:					
Debtor	1	Anthony A Anderso	on, Sr. Middle Name		ast Name			
Debtor	2	First Name	Middle Name	L	ast Name			
(Spouse if	_	First Name	Middle Name	L	ast Name			
United \$	States Bar	nkruptcy Court for the:	NORTHERN DISTR	ICT OF ILLIN	OIS			
Case ni	umber							
(if known)	_						☐ Check if this is an amended filing	
.								
		106Dec						
Dec	larati	ion About a	ın Individu:	al Deb	tor's Sch	hedules	12/1:	5
years, o		U.S.C. §§ 152, 1341, 1	519, and 3571.					
Die	d you pay	or agree to pay some	one who is NOT an a	ttorney to he	lp you fill out ba	nkruptcy forms?		
	No							
	Yes. N	ame of person					nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
I I m		to af mantomy I dealans	th at 1 h ave was al the s			with this dealers	ion and	
		ty of perjury, I declare true and correct.	that I have read the s	summary and	schedules filed	with this declarat	ion and	
Х	/s/ Antho	ony A Anderson, Sr.)	(
		A Anderson, Sr. e of Debtor 1			Signature of D	Debtor 2		
	Date Ju	uly 26, 2018			Date			

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	in this inform						
		nation to identify you					
Deb	otor 1	Anthony A Ander	son, Sr. Middle Name	Last Name			
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS			
	se number _					Check if this is an mended filing	
Sta Be a info	ns complete a	of Financial and accurate as possione space is needed,	ible. If two married people a attach a separate sheet to		ankruptcy equally responsible for sup additional pages, write you		
		n). Answer every que: Details About Your Ma	stion. arital Status and Where You	ı Lived Before			
1.	·	r current marital statu	ıs?				
	☐ Married■ Not mar	rried					
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?			
	■ No □ Yes. Lis	st all of the places you l	ived in the last 3 years. Do no	ot include where you live now	٠.		
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there	
3. state					ity property state or territory co, Texas, Washington and V		
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).			
Par	t 2 Explai	n the Sources of You	r Income				
4.	Fill in the tota	al amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?	
	□ No ■ Yes. Fill	I in the details.					
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$70,000.00	☐ Wages, commissions, bonuses, tips		
			☐ Operating a business		☐ Operating a business		

Official Form 107

Page 35 of 54 Case number (if known) Debtor 1 Anthony A Anderson, Sr.

				Debtor 1				Debtor 2			
				Sources of income Check all that apply.	(be	oss income efore deductions and clusions)	d	Sources of inc Check all that a		Gross income (before deductions and exclusions)	
	r last caler inuary 1 to	ndar year: December 3	31, 2017)	■ Wages, commissions bonuses, tips	,	\$120,000.0	00	☐ Wages, com bonuses, tips	missions,		
				☐ Operating a business				☐ Operating a	business		
		dar year bef December 3		■ Wages, commissions bonuses, tips	,	\$36,678.0	00	☐ Wages, com bonuses, tips	missions,		
				☐ Operating a business				☐ Operating a	business		
	winnings. List each	If you are filing	ng a joint cas	pensions; rental income; ir e and you have income that me from each source sepa	at you re	ceived together, list	it on	ly once under De	ebtor 1.	d gambling and lottery	
				Debtor 1 Sources of income Describe below.	eac (be	oss income from ch source efore deductions and clusions)	d	Debtor 2 Sources of inc Describe below.		Gross income (before deductions and exclusions)	
Pa	rt 3: Lis	t Certain Pay	ments You	Made Before You Filed for	or Bankı	ruptcy					
6.	Are eithe ☐ No.	Neither De	btor 1 nor D	s debts primarily consur ebtor 2 has primarily cor personal, family, or house	nsumer d	debts. Consumer d	lebts a	are defined in 11	U.S.C. § 101	(8) as "incurred by an	
		During the	90 days befo Go to line 7	re you filed for bankruptcy	, did you	pay any creditor a t	total c	of \$6,425* or mor	·e?		
		☐ Yes	paid that cre	each creditor to whom you editor. Do not include payn payments to an attorney fo	nents for	domestic support o					
		* Subject t		on 4/01/19 and every 3 ye			on o	r after the date of	f adjustment.		
	Yes.			r both have primarily cor re you filed for bankruptcy			total c	of \$600 or more?			
		No.	Go to line 7								
		□ Yes	include pay	each creditor to whom you ments for domestic suppor this bankruptcy case.							
	Creditor	's Name and	Address	Dates of pay	ment	Total amount paid		Amount you still owe	Was this p	ayment for	

Case 18-21004 Doc 1 Filed 07/26/18 Entered 07/26/18 16:30:07 Desc Main Document Page 36 of 54 Debtor 1 Anthony A Anderson, Sr. Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Amount you **Insider's Name and Address** Dates of payment Total amount Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address **Total amount** Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Cook County Circuit Court Bank of America vs. Anthony Foreclosure Pending Anderson 50 W. Washington □ On appeal 2017-CH-07313 Chicago, IL 60602 □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

Nο

☐ Yes

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	-			

Pa	rt 5: List Certain Gifts and Contribution	ns			
13.	Within 2 years before you filed for bank No Yes. Fill in the details for each gift.	kruptcy,	did you give any gifts with a total value of more t	than \$600 per person?	?
	Gifts with a total value of more than \$6 per person	600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift an Address:	d			
14.	Within 2 years before you filed for bank ■ No □ Yes. Fill in the details for each gift or		did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
				Detec	Value
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed	Dates you contributed	Value
Pai	rt 6: List Certain Losses				
15.	within 1 year before you filed for bankr or gambling? ■ No □ Yes. Fill in the details.	uptcy or	since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
	rt 7: List Certain Payments or Transfe		nice claims on line 35 of Schedule AVB. I Toperty.		
16.	consulted about seeking bankruptcy or	r prepari	id you or anyone else acting on your behalf paying a bankruptcy petition? rs, or credit counseling agencies for services require		rty to anyone you
	Person Who Was Paid		Description and value of any property	Data navment	Amount of
	Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	payment
	Suburban Legal Group PC 1305 Remington Rd Suite C Schaumburg, IL 60173		\$4000 for Attorney Fees; already paid \$1117 for Attorney Fees; remainder in the Chapter 13 Plan	2018	\$4,000.00
	Credit Info Net Dayton, OH		\$74 for three credit reports and payment for credit counseling and debtor education	2018	\$74.00
17.	Within 1 year before you filed for bankr promised to help you deal with your cre Do not include any payment or transfer the	editors o		or transfer any prope	rty to anyone who
	No				
	☐ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

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	transferred in the ordinary course of your businclude both outright transfers and transfers made include gifts and transfers that you have already lined No Yes. Fill in the details.	e as security (such as t	he granting of a se	curity interest or r	nortgage on your p	property). Do not
	Person Who Received Transfer Address	Description and v property transferr		Describe any payments recepaid in exchan	eived or debts	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protein No		y property to a se	elf-settled trust o	r similar device of	f which you are a
	Yes. Fill in the details.					
	Name of trust	Description and v	alue of the prope	rty transferred		Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Stor	age Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or or	•		•		
	houses, pension funds, cooperatives, associa No				,	
	Yes. Fill in the details.					
		ast 4 digits of ccount number	Type of account instrument	t or Date ac closed, moved, transfe	, or	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, any	safe deposit box	or other deposite	ory for securities,
	■ No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the cont	ents	Do you still have it?
22.	Have you stored property in a storage unit or p	place other than your	home within 1 ye	ear before you fil	ed for bankruptcy	?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		escribe the cont	ents	Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ude any property	you borrowed fro	om, are storing fo	r, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe the prop	erty	Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Rep	ort all notices, releases, and proceedings th	at you know about, regardless of whe	en they occurred.					
24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State at ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of	any release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or add	ministrative proceeding under any env	vironmental law? Include settlements a	nd orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Pa	rt 11: Give Details About Your Business or	Connections to Any Business						
27.	Within 4 years before you filed for bankrup	tcy, did you own a business or have a	ny of the following connections to any	business?				
	☐ A sole proprietor or self-employed	in a trade, profession, or other activity	, either full-time or part-time					
	☐ A member of a limited liability comp	pany (LLC) or limited liability partnersl	hip (LLP)					
	☐ A partner in a partnership							
	☐ An officer, director, or managing ex	ecutive of a corporation						
	☐ An owner of at least 5% of the votin	ng or equity securities of a corporation	1					
	☐ No. None of the above applies. Go to	Part 12.						
	Yes. Check all that apply above and fil	I in the details below for each busines	SS.					
	Business Name	Describe the nature of the business	Employer Identification number					
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed	Do not include Social Security number or ITIN. Dates business existed				
	NRG IT Consulting, Inc. 6500 Blue Sky Lane Matteson, IL 60443	IT Technical Consulting	EIN: From-To 1995-current					
	Dream Succor Entertainment 6500 Blue Sky Lane Matteson, IL 60443	Music Producer	EIN: From-To 2016-2017					

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$1,117.00 toward the flat fee, leaving a balance due of \$2,883.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: July 26, 2018	υ	11	3	
Signed:				
/s/ Anthony A Anderson, Sr.			/s/ John P. Carlin	
Anthony A Anderson, Sr.			John P. Carlin 6277222	
			Attorney for the Debtor(s)	
Debtor(s)				
Do not sign this agreement if the	amounts a	are bla	nk.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	e Anthony A Anderson, Sr.		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COM	PENSATION OF ATTORM	NEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contempla	e filing of the petition in bankruptcy, or	agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have recei			1,117.00
				2,883.00
2.	\$310.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
	■ Debtor 🗀 Other (specify).			
5.	■ I have not agreed to share the above-disclosed of	compensation with any other person un	less they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comcopy of the agreement, together with a list of the			
6.	In return for the above-disclosed fee, I have agreed	l to render legal service for all aspects o	of the bankruptcy c	ase, including:
	a. [Other provisions as needed] Negotiations with secured creditors to agreements and applications as needed of liens on household goods.			
7.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any dadversary proceeding.			of from stay actions or any other
		CERTIFICATION		
this	I certify that the foregoing is a complete statement obankruptcy proceeding.	of any agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
	July 26, 2018	/s/ John P. Carlin		
_	Date	John P. Carlin 62772	222	
		Signature of Attorney		
		Suburban Legal Grounds 1305 Remington Roa		
		Suite C	au	
		Schaumburg, IL 6017	73	
		847-843-8600 Fax:	847-843-8605	
		jcarlin@suburbanleg	algroup.com	
1		Name of law firm		

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United States Bankruptcy CourtNorthern District of Illinois

In re	Anthony A Anderson, Sr.		Case No.	
	Debtor(s)	Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors: _	19
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	July 26, 2018	/s/ Anthony A Anderson, Sr. Anthony A Anderson, Sr. Signature of Debtor		

Aspen National Collections PO Box 10689 Brooksville, FL 34603-0689

Avenue 1000 Ralty 1999 75th Street Unite 203 Woodridge, IL 60517

Bank of America PO Box 25118 Tampa, FL 33622

Caine & Weiner Co Po Box 55848 Sherman Oaks, CA 91413

CMRE Financial Services, Inc. 3075 E. Imperial Hwy #200 Brea, CA 92821

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Escallate, LLC PO Box 645425 Cincinnati, OH 45264-5425

Goldman and Grant 205 W. Randolph Chicago, IL 60606

harris and harris 600 w. jackson blvd 400 Chicago, IL 60661

Heavner, Scott, Beyers & Mihlar PO Box 740 Decatur, IL 62525

Honor Finance 1731 Central St Evanston, IL 60201

Illinois Department of Revenue P.O. Box 64338 Chicago, IL 60664

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Midstate Collection So Po Box 3292 Champaign, IL 61826

Miramedrg 991 Oak Creek Dr Lombard, IL 60148

NCC Nationwide 815 Commerce Drive Suite 270 Oak Brook, IL 60523

radiology consultants, ltd 75 Remittance Drive, Sept. 1324 Chicago, IL 60670

Westlake Fin 4751 Wilshire Bvld Los Angeles, CA 90010